

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In re:

JEFFREY FRANCIS HOWARD  
DEBORAH SUE HOWARD  
Debtor(s)

Case No. 05-75540

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Frank M. Pees, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/14/2005.
- 2) The plan was confirmed on 01/05/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/05/2009.
- 6) Number of months from filing to last payment: 46.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$67,845.70
Less amount refunded to debtor	\$1,934.52

**NET RECEIPTS:** **\$65,911.18**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,850.79
Other	\$177.22

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,928.01**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK	Unsecured	869.29	0.00	941.12	207.05	0.00
CITIFINANCIAL	Unsecured	NA	0.00	8,617.35	1,895.82	0.00
CITIFINANCIAL	Secured	17,000.00	0.00	1,812.00	1,812.00	147.81
COUNTRYWIDE HOME LOANS	Unsecured	200.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	1,840.88	0.00	1,979.90	1,979.90	0.00
COUNTRYWIDE HOME LOANS	Secured	NA	0.00	0.00	43,062.74	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	485.00	0.00	455.69	100.25	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	568.70	0.00	529.80	116.56	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	491.13	0.00	457.77	100.71	0.00
FINGERHUT	Unsecured	80.00	NA	NA	0.00	0.00
GUARDIAN FINANCE CO	Unsecured	NA	0.00	228.18	50.20	0.00
GUARDIAN FINANCE CO	Secured	220.00	0.00	50.00	50.00	0.00
GUARDIAN FINANCE CO	Secured	120.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE	Unsecured	11,766.64	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	184.32	0.00	217.01	47.74	0.00
ROUNDUP FUNDING	Unsecured	169.87	0.00	216.76	47.69	0.00
ROUNDUP FUNDING	Unsecured	541.41	0.00	612.58	134.77	0.00
ROUNDUP FUNDING	Unsecured	302.76	0.00	364.82	80.26	0.00
SEVENTH AVENUE	Unsecured	150.08	NA	NA	0.00	0.00
SOVEREIGN BANK	Unsecured	17,681.36	0.00	18,029.16	3,966.42	0.00
US BANK/RETAIL PYMNT SOLUTION	Unsecured	NA	0.00	4,798.81	1,055.74	0.00
US BANK/RETAIL PYMNT SOLUTION	Secured	9,000.00	0.00	8,000.00	8,000.00	0.00
WELLS FARGO FINANCIAL OH INC	Unsecured	667.00	0.00	579.61	127.51	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$43,062.74	\$0.00
Mortgage Arrearage	\$1,979.90	\$1,979.90	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$9,862.00	\$9,862.00	\$147.81
<b>TOTAL SECURED:</b>	<b>\$11,841.90</b>	<b>\$54,904.64</b>	<b>\$147.81</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$36,048.66</b>	<b>\$7,930.72</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,928.01</u>
Disbursements to Creditors	<u>\$62,983.17</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$65,911.18</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/02/2010

By: /s/ Frank M. Pees

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.